



PATENT  
Attorney Docket No. DLT-002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: DeFrancesco  
SERIAL NO.: 08/922,462 ART UNIT: 3628  
FILING DATE: September 3, 1997 EXAMINER: Nguyen, Nga B.  
TITLE: Automated Credit Application System

Mail Stop RCE  
Commissioner for Patents  
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**AMENDMENT AND RESPONSE**

This paper is being submitted in response to the Office Action mailed from the U.S. Patent and Trademark Office on February 14, 2006, in connection with the patent application identified above. Applicants hereby request a one-month extension of time for the due date of this reply. A Petition and check in payment of the required fee is enclosed. Please charge any related extension fees or other fees necessary for entry of this paper to Deposit Account No. 01-1700.

Please make the following amendments, without prejudice, and consider the following remarks:

**Amendments to the Specification** begin on page 2 of this paper;

**Amendments to the Drawings** begin on page 3 of this paper; and

**Remarks** begin on page 4 of this paper.

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